

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PA
WILKES BARRE DIVISION**

In re: FRANK J. CHERICHELLA, JR.	§	Case No. 5:15-bk-05085
JOANN COLUCCI-CHERICHELLA	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 11/25/2015.
- 2) The plan was confirmed on 03/08/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 06/08/2016, 07/06/2016, 07/23/2020, 08/18/2020.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 09/20/2021.
- 6) Number of months from filing or conversion to last payment: 69.
- 7) Number of months case was pending: 72.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$10,090.00.
- 10) Amount of unsecured claims discharged without full payment: \$67,000.03.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 24,564.00	
Less amount refunded to debtor(s)	\$ 276.00	
NET RECEIPTS		\$ 24,288.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 5,000.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 1,650.08	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 6,650.08
Attorney fees paid and disclosed by debtor(s):	\$ 0.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
VINCENT RUBINO, ESQUIRE	Lgl	0.00	NA	NA	5,000.00	0.00
PORTFOLIO RECOVERY	Uns	0.00	2,274.51	2,274.51	570.94	0.00
INTERNAL REVENUE SERVICE	Pri	1,666.75	1,631.29	1,626.89	1,626.89	0.00
INTERNAL REVENUE SERVICE	Uns	0.00	1,631.29	4.40	1.10	0.00
DISCOVER	Uns	673.52	788.97	788.97	198.04	0.00
DISCOVER	Uns	1,232.60	1,291.90	1,291.90	324.28	0.00
NAVIENT SOLUTIONS INC	Uns	4,009.00	1,195.08	1,195.08	0.00	0.00
PSECU	Sec	24,434.00	23,332.52	0.00	0.00	0.00
CAPITAL ONE BANK	Uns	1,534.81	1,534.81	1,534.81	385.25	0.00
CAPITAL ONE BANK	Uns	3,068.96	3,068.96	3,068.96	770.34	0.00
CAPITAL ONE BANK	Uns	5,268.69	5,268.69	5,268.69	1,322.50	0.00
JH PORTFOLIO DEBT EQUITIES LLC	Uns	0.00	830.14	830.14	208.37	0.00
QUANTUM3 GROUP, LLC	Uns	780.53	831.84	831.84	208.80	0.00
CAPITAL ONE BANK	Uns	1,077.25	1,112.25	1,112.25	279.18	0.00
CAPITAL ONE BANK	Uns	707.63	791.98	791.98	198.79	0.00
CAPITAL ONE BANK	Uns	624.03	720.97	720.97	180.97	0.00
QUANTUM3 GROUP, LLC	Uns	2,534.44	2,382.73	2,382.73	598.09	0.00
PORTFOLIO RECOVERY	Uns	4,066.90	4,066.90	4,066.90	1,020.83	0.00

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Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
CERASTES, LLC	Uns	1,309.14	1,344.14	1,344.14	337.39	0.00
TD BANK	Uns	3,370.00	378.92	378.92	95.11	0.00
CERASTES, LLC	Uns	0.00	2,350.10	2,350.10	589.90	0.00
SYNCHRONY BANK	Uns	1,302.97	858.98	858.98	215.61	0.00
MIDLAND CREDIT MGMT;	Uns	2,422.85	2,422.85	2,422.85	608.16	0.00
MIDLAND CREDIT MGMT;	Uns	0.00	2,210.53	2,210.53	554.86	0.00
MIDLAND CREDIT MGMT;	Uns	919.54	919.54	919.54	230.81	0.00
MIDLAND CREDIT MGMT;	Uns	1,560.86	1,631.45	1,631.45	409.51	0.00
BECKET & LEE	Uns	2,852.99	2,940.15	2,940.15	738.01	0.00
WELTMAN, WEINBERG AND REIS	Uns	1,738.87	1,799.73	1,799.73	451.75	0.00
PORTFOLIO RECOVERY	Uns	0.00	99.00	99.00	24.85	0.00
RESURGENT CAPITAL SERVICES	Uns	1,908.19	1,980.99	1,980.99	497.25	0.00
RESURGENT CAPITAL SERVICES	Uns	2,491.64	2,252.19	2,252.19	565.33	0.00
RESURGENT CAPITAL SERVICES	Uns	481.50	534.00	534.00	134.04	0.00
CERASTES, LLC	Uns	2,350.10	775.24	775.24	194.59	0.00
PORTFOLIO RECOVERY	Uns	1,974.00	2,050.50	2,050.50	514.69	0.00
PORTFOLIO RECOVERY	Uns	254.13	294.07	294.07	73.82	0.00
PORTFOLIO RECOVERY	Uns	850.79	903.53	903.53	226.79	0.00
PORTFOLIO RECOVERY	Uns	1,655.27	1,655.27	1,655.27	415.49	0.00
NATIONSTAR MORTGAGE	Sec	191,792.09	188,949.26	2,865.59	2,865.59	0.00
JOANN MISURACA-FICCO	Sec	2,052.18	NA	NA	0.00	0.00
WALGREEN PROFIT SHARING SVC	Sec	5,494.80	NA	NA	0.00	0.00
WILSON RESORT FINANCE	Uns	10,049.30	NA	NA	0.00	0.00
BANK OF AMERICA	Uns	2,502.55	NA	NA	0.00	0.00
BARCLAYS BANK DELAWARE	Uns	726.00	NA	NA	0.00	0.00
CAPITAL ONE BANK	Uns	655.94	NA	NA	0.00	0.00
CAPITAL ONE BANK	Uns	3,168.96	NA	NA	0.00	0.00
CAPITAL ONE BANK	Uns	1,031.00	NA	NA	0.00	0.00
CAPITAL ONE BANK	Uns	744.28	NA	NA	0.00	0.00
DISCOVER	Uns	739.39	NA	NA	0.00	0.00
DISCOVER	Uns	1,174.23	NA	NA	0.00	0.00
ELAN FINANCIAL SERVICES	Uns	444.00	NA	NA	0.00	0.00
MACY'S	Uns	49.00	NA	NA	0.00	0.00
SPRINGLEAF FINANCIAL SVCS	Uns	2,730.00	NA	NA	0.00	0.00
SYNCHRONY BANK/JC PENNEY	Uns	2,162.05	NA	NA	0.00	0.00

UST Form 101-13-FR-S (9/1/2009)

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
SYNCB/OLD NAVY	Uns	84.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Uns	919.54	NA	NA	0.00	0.00
SUMCJRPMU BAML TJZ CPS	Uns	37.00	NA	NA	0.00	0.00
SYNCHRONY/PAYPAL SMART CONN	Uns	558.00	NA	NA	0.00	0.00
CATERINA ESPOSITO	Pri	0.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 2,865.59	\$ 2,865.59	\$ 0.00
TOTAL SECURED:	\$ 2,865.59	\$ 2,865.59	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 1,626.89	\$ 1,626.89	\$ 0.00
TOTAL PRIORITY:	\$ 1,626.89	\$ 1,626.89	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 53,565.31	\$ 13,145.44	\$ 0.00

Disbursements:

Expenses of Administration	\$ 6,650.08	
Disbursements to Creditors	\$ 17,637.92	
TOTAL DISBURSEMENTS:		\$ 24,288.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 12/02/2021

By: s/ Jack N. Zaharopoulos
STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

UST Form 101-13-FR-S (9/1/2009)